

# UNITED STATES BANKRUPTCY COURT Eastern District of California

Robert E. Coyle United States Courthouse 2500 Tulare Street, Suite 2501 Fresno, CA 93721-1318

> (559) 499-5800 www.caeb.uscourts.gov M-F 9:00 AM - 4:00 PM

### **FILED**

4/15/10

CLERK, U.S. BANKRUPTCY COURT EASTERN DISTRICT OF CALIFORNIA

auto

## Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 4/13/10.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed above. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Case Number: 10-13905 - A - 7

Debtor Name(s), Last four digits of Social Security or Individual Taxpayer ID (ITIN) No(s)./Complete EIN, and Address(es):

Roxanne Harvey

2715 N Marty Ave Fresno, CA 93722

ALL OTHER NAMES USED BY THE DEBTOR(S) IN THE LAST 8 YEARS (include married, maiden, and trade names):

Roxanne Delgado

Telephone Number:

Debtor's Attorney: George Holland Jr.

1970 Broadway #1030

Oakland, CA 94612

510-465-4100

Trustee:

Sheryl Ann Strain 1875 E Alluvial #101 Fresno, CA 93720

559-297-3266

Telephone Number:

reiepnone Number:

**MEETING OF CREDITORS** 

Location: Robert E. Coyle United States Courthouse, 2500 Tulare Street, Room 1450, 1st

Floor, Fresno, CA

Date & Time: 5/14/10 02:00 PM

The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors. See Explanations and Important Notice to Individual Debtors on reverse side.

**Presumption of Abuse under 11 U.S.C. § 707(b)** – See "Presumption of Abuse" on the reverse side. Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.

Deadlines – Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor *or* to Determine Dischargeability of Certain Debts:

7/13/10

Deadline to Object to Exemptions: Thirty (30) days after the conclusion of the meeting of creditors.

#### **Creditors May Not Take Certain Actions**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

It is unnecessary to file claims at this time because it does not appear from the schedules that enough assets are available for payment of a dividend to creditors. If sufficient assets become available, you will be sent a Notice to File Claims.

#### Creditor with a Foreign Address

A creditor to whom this notice is sent at a foreign address should read the information under "It Is Unnecessary to File a Proof of Claim at This Time" on the reverse side.

See Reverse Side For Important Explanations.

Dated: 4/15/10

For the Court, Richard G. Heltzel , Clerk

#### **EXPLANATIONS**

Filing of Chapter 7 Bankruptcy Case

A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.

Legal Advice

The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine vour rights in this case.

Take Certain Actions

Creditors Generally May Not Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; starting or continuing lawsuits or foreclosures; repossessing the debtor's property; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.

Presumption of Abuse

If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.

Meeting of Creditors

A meeting of creditors is scheduled for the date, time and location listed on the front side. The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors. Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.

Important Notice to Individual Debtors: The United States Trustee requires all debtors who are individuals to provide government issued photo identification and proof of social security number to the trustee at the meeting of creditors. Failure to appear at the meeting of creditors, or failure to provide proper identification and proof of social security information, may result in a motion to dismiss your case.

It is Unnecessary to File a Proof of Claim at This Time There does not appear to be any property available to the trustee to pay creditors. It is therefore unnecessary to file a proof of claim at this time. If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.

Discharge of Debts

The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a) (2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts' listed on the front side. The bankruptcy clerk's office must receive the complaint and the required filing fee by that deadline.

**Exempt Property** 

The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.

Bankruptcy Clerk's Office

Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts, at the bankruptcy clerk's office.

Creditor with a Foreign Address

Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

--- Refer to Other Side For Important Deadlines and Notices ---

### CERTIFICATE OF NOTICE

Page 1 of 1

Date Rovd: Apr 15, 2010

Orlando FL 32896-0061

User: admin Form ID: b9a Case: 10-13905 Total Noticed: 21 The following entities were noticed by first class mail on Apr 17, 2010.
db +Roxanne Harvey, 2715 N Marty Ave, Fresno, CA 93722-6710
aty +George Holland, Jr., 1970 Broadway #1030, Oakland, CA 94612-2222 +Roxanne Harvey, 2715 N Marty Ave, Fresn +George Holland, Jr., 1970 Broadway #1030, +Sheryl Ann Strain, 1875 E Alluvial #101, +Roxanne Harvey, 2715 N Marty Ave, Fresno, CA 93722-6710
+George Holland, Jr., 1970 Broadway #1030, Oakland, CA 94612-222
+Sheryl Ann Strain, 1875 E Alluvial #101, Fresno, CA 93720-3856
+AAA Financial, P O Box 301200, Los Angeles CA 90030-1200
+Bank of America, P O Box 15102, Wilmington DE 19886-5102
+HFC, P O Box 3425, Buffalo NY 14240-3425
+Home Depot Credit Services, P O Box 182676, Columbus OH 43218-2
+Home Depot Services, P O Box 6028, The Lakes NV 88901-6028
+Lane Bryant, P O Box 856132, Louisville KY 40285-6132 17387614 17387615 17387619 17387621 Columbus OH 43218-2676 17387622 +Lane Bryant, P O Box 856132, Louisville KY 40285-6132 +Sears Credit Cards, P O Box 688956, Des Moines IA 5036 +Walmart Discovery GEMB, P O Box 960024, Orlando FL 326 17387626 17387628 Des Moines IA 50368-8956 17387630 Orlando FL 32896-0024 PO Box 2952, +EDI: BANKAMER.COM Apr 15 2010 20:28:00 17387616 P O Box 851001, Bank of America, Dallas TX 75285-1001 +EDI: BANKAMER2.COM Apr 15 2010 20:28:00 17387615 Bank of America, P O Box 15102, Wilmington DE 19886-5102 +EDI: CHĀSE.COM Apr 15 2010 20:28:00 17387617 Chase - Card Member Services, P O Box 94014. Palatine IL 60094-4014

17387624 17387625

City of Industry CA 91716-0148
EDI: IRS.COM Apr 15 2010 20:28:00
+EDI: RMSC.COM Apr 15 2010 20:28:00
+EDI: TSYS2.COM Apr 15 2010 20:28:00
EDI: CALTAX.COM Apr 15 2010 20:28:00 Internal Revenue Service, Ogden UT 84201 JCPenny, P O Box 960090, Orlando FL 32896-0090 Macy s, P O Box 6938, The Lakes NV 88901-6938 State of California, PO Box 942840, 17387627 17387629 Sacramento CA 94240-0040

TOTAL: 11

HFC, P O Box 60101, HSBC Retail Services,

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

+EDI: RMSC.COM Apr 15 2010 20:28:00

+EDI: HFC.COM Apr 15 2010 20:28:00 +EDI: HFC.COM Apr 15 2010 20:28:00

District/off: 0972-1

17387618

17387620 17387623

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 17, 2010

Joseph Spections

GE Money Bank, P O Box 960061, Orlando FL 32896-00 HFC, P O Box 60101, City of Industry CA 91716-0101

P 0 Box 60148,